

**Information to identify the case:**

Debtor 1	<u>Dale Anthony M Flowers</u>	Social Security number or ITIN	xxx-xx-0246
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Erica Flowers</u>	Social Security number or ITIN	xxx-xx-1050
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20098-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dale Anthony M Flowers

Erica Flowers  
fka Erica Christ

4/26/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dale Anthony M Flowers  
Erica Flowers  
Debtors

Case No. 23-20098-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

Page 1 of 3

Date Rcvd: Apr 26, 2023

Form ID: 318

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Dale Anthony M Flowers, Erica Flowers, 2231 George Street, Irwin, PA 15642-4440
15562597	Conduent/ACS, Conduet shut down operation 9/1/19, loans transferred to other servicers, Utica, NY 13504
15562605	+ Navient Solutions Inc, P.o. Box 300001, Greenville, TX 75403-3001

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 27 2023 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 26 2023 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 27 2023 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 26 2023 23:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 27 2023 03:33:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Apr 27 2023 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15562593	+ EDI: GMACFS.COM	Apr 27 2023 03:33:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15562594	+ EDI: BANKAMER.COM	Apr 27 2023 03:33:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15562595	+ EDI: CAPITALONE.COM	Apr 27 2023 03:33:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15562596	+ EDI: WFNNB.COM	Apr 27 2023 03:33:00	Comenity Bank/Playstation, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15562598	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 26 2023 23:55:40	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15562599	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 26 2023 23:49:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15562600	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 26 2023 23:55:29	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001

District/off: 0315-2

User: admin

Page 2 of 3

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15562601	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2023 23:50:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15562603	+ EDI: NAVIENTFKASMSERV.COM	Apr 27 2023 03:33:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15562602	+ EDI: NAVIENTFKASMSERV.COM	Apr 27 2023 03:33:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15562604	+ EDI: NAVIENTFKASMSERV.COM	Apr 27 2023 03:33:00	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15562605	+ EDI: MAXMSAIDV	Apr 27 2023 03:33:00	Navient Solutions Inc, P.o. Box 300001, Greenville, TX 75403-3001
15562607	EDI: PRA.COM	Apr 27 2023 03:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15562606	+ Email/PDF: ebnotices@pnmac.com	Apr 27 2023 00:19:25	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15562608	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2023 23:56:05	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15562609	+ EDI: RMSC.COM	Apr 27 2023 03:33:00	Synch/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15562792	+ EDI: RMSC.COM	Apr 27 2023 03:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15562610	+ EDI: RMSC.COM	Apr 27 2023 03:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: admin

Page 3 of 3

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Brian Nicholas

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com

Corey J. Sacca

on behalf of Debtor Dale Anthony M Flowers csacca@bononilaw.com  
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com

Corey J. Sacca

on behalf of Joint Debtor Erica Flowers csacca@bononilaw.com  
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert H. Slone, Trustee

robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 5